

**An Enhanced Process for the Pricing, Data Capture, Authorization, Communications,
Settlement, Funding, and Reconciliation of Commercial Transactions
within the Truck Stop and Fleet Industry**

Process Description:

The proposed process creates an "exchange" for the effective and efficient conduct of commerce between buyers and sellers within the truck stop and fleet market. Key components of the system are a host system, Internet or Intranet connectivity and an appliance that allows user to connect directly to the system.

There are two unique elements to the proposed process. The first is the Exchange that would allow Buyers (i.e., fleet operators, fleet drivers, independent owner/operators and other purchasers of goods and services) to connect directly with Sellers (individual truck stop operators, associations of truck stops, truck stop chains, and other industry service providers) in a real-time electronic exchange.

The second unique element is the Appliance (i.e., a device like a personal digital assistance, cellular telephone, a smart card, a personal computer, or a Seller-provided device) that would allow Buyers to connect directly to the Exchange.

Description of the Exchange:

The first unique element of this enhanced process is the Exchange. The Exchange would allow Buyers and Sellers to set-up, negotiate, authorize and settle commercial transactions efficiently and effectively. Sellers would be able to post "public" prices (including other Terms and Conditions of Sale) that would be generally available to all Buyers. Alternatively, the Sellers would be able to post "private" prices that would be negotiated between specific Sellers and Buyers. These prices and their associated Terms and Conditions would not be available to the general public and would be accessible only by authorized personnel.

In addition, it is anticipated that the Exchange would periodically offer an auction for Buyers and Sellers. For example, this auction might include "next day prices", "this week prices", and "next month prices." The Exchange would orchestrate the auction to insure fairness and fulfillment. The auction process would also separate funding from product or service pricing. This would allow funding to be efficiently secured from any interested third party.

Other interested parties may also choose to participate in the Exchange, offering their products and services to the market.

Description of the Appliance:

The second unique element of this enhanced process is the Appliance. The Appliance would be a device that facilitates the direct connection of a Buyer to the Exchange at the point of purchase, bypassing the traditional point-of-sale devices and reducing or eliminating the traditional role of third-party billing companies. The Appliance could be a personal digital assistant, a cellular telephone, a smart card connected to a Seller-provided reader, a personal computer or a Seller-provided access device.

The Appliance would offer a secured link to the Exchange where purchase authorizations could be granted directly or indirectly from the Buyer on the basis of certain agreed upon business rules. The business rules would be generally established through the Exchange and programmed into the transaction authorization modules.

The Appliance would deliver electronic transaction detail to the Exchange. This data capture process would facilitate accurate and timely transaction information leading to rapid authorizations or approvals. Since the Appliance, in conjunction with the certain available information at the point of purchase, will minimize direct data input, errors would be minimized. The process would also facilitate settlement and reconciliation processes, which are now expensive and difficult for both Buyers and Sellers.

Key Process Features and Benefits:

A key feature of this process is that the process uses an appliance that would allow Buyers to purchase goods and services through a direct connection to an exchange that efficiently and effectively determines prices, including other terms and conditions. With this process, Buyers and Sellers would be able to bypass traditional point-of-sale systems and the restrictions/costs associated with third-party billing systems. Buyers and Sellers would achieve greater control over the buying process and labor expenses associated with the fulfillment, settlement and reconciliation of the transactions would be much less.

Other benefits include:

- The minimization of direct data input, which also minimizes errors.
- The reduction of fraud and theft.
- The creation of new value-added products and services.
- The establishment of new control procedures.
- The transparent communication of market prices to all Buyers and Sellers.

Process Description:

The current process utilizes out-dated equipment that is expensive, labor intensive, error-prone, inefficient, and limited in application. This process is utilized for the majority of all fleet fuel transactions at truck stops. In addition, the current process incorporates an expensive mechanism to provide drivers with cash advances.

This process and the process using the SMARTSTOP EXCHANGE TM are described on Exhibit A (attached).

The Enhanced Process – The SMARTSTOP EXCHANGE™
Exhibit A

	Current Process	"SMARTSTOP EXCHANGE™"	
Acct. Set-Up	Fleet enters into a commercial arrangement with a TPAC or a truck stop or a truck stop chain or an association of truck stops	Fleets and truck stops enroll in the "SMARTSTOP EXCHANGE™". Each fleet and truck stop is assigned a unique identifier that facilitates flexible and robust transaction routing, processing and reporting.	
	Truck stop enters into a merchant acquiring relationship with a TPAC or establishes an "open account" relationship with a fleet directly.	Truck stop post "public" prices for fuel and other products and services. Other Terms and Conditions are posted as well.	
Negotiations	Commercial relationships (T&Cs) are negotiated and established between fleets and truck stops.	Fleets and truck stops may negotiate 'private' prices, which are posted in the SMARTSTOP EXCHANGE™. These prices and any other T&Cs are available only to authorized parties. In addition, the SMARTSTOP EXCHANGE™ may offer an auction process for products and services.	
Transaction Processing	Fleet's driver needs fuel and services from a truck stop.	No Change.	
	Fleet's driver present TPAC's card to fuel desk whereupon the fuel desk attendant 'swipes' the card through a card reader (POS device). Alternatively, the driver may, in some cases, 'swipe' on the island using an island card reader. This island card reader also connects to the fuel desk POS device.	Driver accesses the SMARTSTOP EXCHANGE™ through a PDA, cellular phone, fuel desk computer, on-island computer or device suitable for accessing the SMARTSTOP EXCHANGE™. Either through the device or a smart card, the drivers ID and location are determined.	
	The POS device transmits the card information to the TPAC host computer. Assuming the TPAC host computer recognizes the card, the host computer will normally require the input of additional information (e.g., mileage, truck number, etc.).	Once accessed, the SMARTSTOP EXCHANGE™ prompts the driver for fleet required information by providing an electronic form or through voice prompts. Note: the process may include a direct link from the truck stop to a fleet thereby, facilitating a transaction process that bypasses the SMARTSTOP EXCHANGE™.	

	The attendant inputs the requested data and transmits the data back to the host.	This process is largely self-serve and does not involve significant fuel desk attendant effort or time.	
Data Connectivity	Data transmission is normally through a dial-up connection or a frame relay circuit.	Data transmission can be through either Internet or Intranet connections.	
Authorization	Assuming the transaction is within the fleet's decision rules, the transaction is authorized and an authorization number is returned to the truck stop.	Assuming the transaction is authorized, the SMARTSTOP EXCHANGE™ sends a confirmation number to the driver and to the truck stop. The confirmation number can be generated directly by the SMARTSTOP EXCHANGE™ or by communication and authorization by the fleet. This confirmation number and the transaction detail are simultaneously logged into the truck stop's computer and the fleet's computer.	
Receipt	The POS device prints receipts (normally printed in triplicate).	No signatures are required.	
	The fleet's driver signs the receipt. The driver keeps two receipts and the truck stop keeps one receipt for their records.		
Fulfillment	Fulfillment of the purchase may occur before or after authorization. Fulfillment that occurs prior to authorization results in a "post-authorization" transaction. Fulfillment that occurs after authorization results in a "pre-authorization" transaction.	In the case of the "post-authorization" transaction, the fuel desk attendant inputs final transaction detail (amount of fuel, other authorized purchases, pricing, cash advances, etc.) This transaction detail is cross-referenced to the attendant through a Personal Identification Number.	
	In the case of a pre-authorization transaction, the truck stop attendant will transmit final transaction detail to TPAC host and the driver will sign the appropriate forms.	Similarly, the attendant enters the required data into SMARTSTOP EXCHANGE™ to close a "pre-authorization" transaction. Security and tracking are maintain via a PIN.	
Settlement	In the case of a TPAC, the truck stop will receive period reports that may or may not provide full transaction detail. In addition, the truck stop will periodically receives funds for the fuel and services rendered to the driver. In this case, the TPAC provides transaction funding and takes the credit risk.	Depending upon prior arrangements, settlement may take place directly between the truck stop and the fleet. Alternatively, SMARTSTOP EXCHANGE™ may facilitate settlement.	

	In the case of an 'open-account', the truck stop will utilize reports either internally developed or through arrangements with a TPAC to bill the fleet on terms agreeable to both parties. In this case, the truck stop provides transaction funding and takes the credit risk.		
Funding	Either a TPAC or a truck stop or an association of truck stops or a chain of truck stops may offer credit assessment and extension.	Funding is either provided by the truck stop or by a third-party funding source or by SMARTSTOP EXCHANGE™.	
Reconciliation	Fleets and truck stops will take the available reports and reconcile transaction accounts.	Because of the enhanced reporting detailed provided by SMARTSTOP EXCHANGE™, the reconciliation process is automated and enhanced.	
	Such reconciliation processes are limited by the quality of the reports and the availability of signed receipts.	The SMARTSTOP EXCHANGE™ will provide enhanced data capture and automated reporting, including individual and consolidated reporting. Reconciliation will be improved due to transaction integrity and flexible reporting.	
Fees	Truck stops pay TPAC fees for authorization transactions, reports, settlement fees, etc.	Various types of fee structures may be applicable to this concept.	
	Fleets pay TPAC fees for transaction processing, customer help desk, reports, settlements, etc.		
Other Features	Current process is very focused on fuel transactions and cash advances to drivers. Some capability exists for other product features, but these are limited.	The robust nature of this process will afford such other valuable features as loyalty programs, telephone calling features, fleet communications access, payments for truck weighments, other convenience purchases by drivers, electronic logs, electronic signatures, certificates of authorizations, secured internet connections and other valuable services to truck stops, drivers, and fleets.	

From the foregoing, one can see that the present invention generally involves the steps of (1), establishing, at a remote site, a user-accessible, common, computer-based source that promotes direct connectivity and commercial engagement by a user with plural, diverse, potential suppliers of generally site-character-specific, user-requested goods and/or services, and as a part of that establishing activity, creating selected, pre-established, commercial-transaction protocols, (2), enabling, at and via that very same site, and through the use of a user-carried, computer-related communication device, plural-user communications and transactions between a user and one or more of such suppliers, and (3), on the basis of that enabling activity, promoting the on-site delivery of at least certain, selected, user-requested ones of such goods and/or services.

Another way of describing the operation of the system of this invention is that it involves: (a), establishing, within a computer-accessible host environment, a collection of enrollee providers of site-specific goods and services; (b), with respect to that collection, mapping to plural, selected, remote requestor sites selected provider-specific access interfaces that are associated, and that enable communication, with selected providers in the collection, which selected providers are commercially engaged with respective goods and/or services that are specific to such respective requestor sites, and wherein each interface is selectively, changeably configurable to define specific, user-enrollee communication protocols; and (c), providing computer-employable, information-communication linkage appropriately between the host environment and the different requestor sites, and equipping potential requesting users, who may be present at different times at different ones of such requestor sites, with a computer-communication-enabled

tool which is capable of connecting via each such requestor site to the host environment, thus to establish, via activity at that requestor site, request-response communication between such a user and an enrollee provider.

This kind of operational behavior is made possible in the commercial transaction exchange system of the present invention by virtue of the fact that that system includes (1), a host environment which has dominion over requestable supplies of information, services, products, etc., and which is made up from a population of diverse host enrollees, (2), at least one remote requestor-access site which has pre-established communication connectivity linking it with the host environment, and effectively being postured (the site) with pre-established, request-enabling commercial-transaction parameters which have been established a priori with enrollees at the host environment, and (3), a user-carried request-communication tool which is operatively connectable at the requestor-access site for effective, direct communication via that site with enrollees that make up the host environment, all for the purpose of establishing and fulfilling a commercial transaction between a requesting user and a host enrollee.

Effectively, the system of the present invention creates at one or more remote sites, a site-specific virtual shopping mall which is directly connected for communication with a plurality of diverse suppliers of goods and services who have enrolled to become part of the system. The enrolled status of these providers is such that pre-defined transaction protocols are typically already in place in relation to the ways in which the user sites respond to a specific request from a requesting user. This arrangement effectively eliminates the mid-region of transaction behavior which is now customary --

typically involving the communication of requests, information, etc. through personnel that are present normally at the site, such as the site of a truck stop. The system effectively eliminates the intermediary activities currently engaged in by personnel at such a site.

A further important facet of the present invention is that the above-described "exchange" (system) environment accommodates and promotes interaction between different enrollees to establish, selectively, flexibly, and completely at will, many desirable commercial aspects of dealings between enrollees themselves, and between enrollees and requestors, such as prices, credit arrangements, allotments, reverse-auction protocols, and others.

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